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# Money and the Kingdom.

BEING CHAPTER XV.

OF

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BY

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in the Nestorian Seminary, who became a preacher of Christ. Five times she gave fifty dollars, earning the money in a factory, and sent out five native pastors to Christian work. When more than sixty years old, she longed to furnish Nestoria with one more preacher of Christ; and, living in an attic, she took in sewing until she had accomplished her cherished purpose. In the hands of this consecrated woman, money transformed the factory girl and the seamstress into a missionary of the cross, and then multiplied her six-fold. God forbid that I should attribute to money power which belongs only to faith, love, and the Holy Spirit. In the problem of Christian work, money is like the cipher, worthless alone, but multiplying many fold the value and effectiveness of other factors.

#### THE WONDERFUL OPPORTUNITY

Enjoyed by this generation in the United States lays on us a commensurate obligation. Our wealth is stupendous. If our responsibility is without a precedent, the plenitude of our power is likewise without a parallel. Is not the lesson which God would have us learn so plain that he who runs may read it? Has not God given us this matchless power that it may be applied to this matchless work?

#### A REFORMATION NEEDED.

The kingdoms of this world will not have become the kingdoms of our Lord until the money power has been Christianized. "Talent has been Christianized already on a large scale. The political power of states and

kingdoms has been long assumed to be, and now at last really is, as far as it becomes their accepted office to maintain personal security and liberty. Architecture, arts, constitutions, schools, and learning have been largely Christianized. But the money power, which is one of the most operative and grandest of all, is only beginning to be; though with promising tokens of a finally complete reduction to Christ and the uses of his kingdom . . . That day, when it comes, is the morning, so to speak, of the new creation."\* Is it not time for that day to dawn? If we would Christianize our Anglo-Saxon civilization, which is to spread itself over the earth, has not the hour come for the church to teach and live the doctrines of God's Word touching possessions? Their general acceptance on the part of the church would involve a reformation scarcely less important in its results than the great Reformation of the sixteenth century.

#### NOT PROPRIETORS BUT TRUSTEES.

What is needed is not simply an increased giving, an enlarged estimate of the "Lord's share," but a *radically different conception* of our relations to our possessions. Most Christian men need to discover that they are not proprietors, apportioning their own, but simply trustees or managers of God's property. All Christians would admit that there is a sense in which their all belongs to God, but deem it a very poetical sense, wholly unpractical and practically unreal. The great ma-

\* Bushnell's Sermons on Living Subjects, pp. 264, 265.

jority treat their possessions exactly as they would treat property, use their substance exactly as if it were their own.

Christians generally hold that God has a thoroughly real claim on some portion of their income, possibly a tenth, more likely no definite proportion; but some small part, they acknowledge, belongs to him, and they hold themselves in duty bound to use it for him. This low and unchristian view has sprung apparently from a misconception of the Old Testament doctrine of tithes.

#### GOD'S CLAIM.

God did not, for the surrender of a part, renounce all claim to the remainder. The Jew was taught, in language most explicit and oft-repeated, that he and all he had belonged absolutely to God. "Behold, the heaven and the heaven of heavens is the Lord's, thy God, and the earth also, with all that therein is" (Deut. 10:14), "The earth is the Lord's, and the fullness thereof; the world, and they that dwell therein" (Psa. 24:1). "The silver is mine and the gold is mine, saith the Lord" (Hag. 2:8). "Behold, all souls are mine; as the soul of the father, so also the soul of the son is mine" (Ezek. 18:4). When the priest was consecrated, the blood of the ram was put upon the right ear, the thumb of the right hand, and the great toe of the right foot, to indicate that he should come and go, use his hands and powers of mind, in short, his entire self, in the service of God. These parts of the body were selected as representative of the whole man. The tithe was like-

wise representative. "For, if the first fruit be holy, the lump is also holy" (Rom. 11:16). Tithes were devoted to certain uses, specified by God, in recognition of the fact that all belonged to him.

### THE PRINCIPLE STATED.

God's claim to the whole rests on exactly the same ground as his claim to a part. As the Creator, he must have an absolute ownership in all his creatures; and, if an absolute claim could be strengthened, it would be by the fact that he who gave us life sustains it, and with his own life redeemed it. "Ye are not your own; for ye are bought with a price" (1 Cor. 6:19, 20). Manifestly, if God has absolute ownership in us, we can have absolute ownership in nothing whatever. If we cannot lay claim to our own selves, how much less to that which we find in our hands. When we say that no man is the absolute owner of property to the value of one penny, we do not take the socialistic position that private property is theft. Because of our individual trusts, for which we are held personally responsible, we have individual rights touching property, and may have claims one against another; but, between God and the soul, the distinction of *thine* and *mine* is a snare. Does one-tenth belong to God? Then ten-tenths are his. He did not one-tenth create us and we nine-tenths create ourselves. He did not one-tenth redeem us and we nine-tenths redeem ourselves. If his claim to a part is good, his claim to the whole is equally good. His ownership in us is no joint affair.

We are not in partnership with him. All that we are and have is utterly his, and his only.

### GOD'S OWNERSHIP.

When the Scriptures and reason speak of God's ownership in us they use the word in no accommodated sense. It means all that it can mean in a court of law. It means that God has a right to the service of his own. It means that, since our possessions are his property, they should be used in his service—not a fraction of them, but the whole. When the lord returned from the far country, to reckon with his servants to whom he had entrusted his goods, he demanded not simply a small portion of the increase, but held his servants accountable for both principal and interest—"mine own with usury." Every dollar that belongs to God must serve him. And it is not enough that we make a *good* use of our means. We are under exactly the same obligations to make the *best* use of our money that we are to make a *good* use of it; and to make any use of it other than the best is a maladministration of trust. Here, then, is the principle always applicable, that *of our entire possessions, every dollar, every cent, is to be employed in the way that will best honor God.*

### THE PRINCIPLE APPLIED.

The statement of this principle at once suggests difficulties in its application. Let us glance at some of them.

1. An attempt to regulate personal expenditures by this principle affords opportunity for fanaticism on the one hand and for

self-deception on the other ; but an honest and intelligent application of it will avoid both.

Surely, it is right to supply our necessities. But what are our necessities? Advancing civilization multiplies them. Friction matches were a luxury once, they are a necessity now. And may we allow ourselves nothing for the comforts and luxuries of life? Where shall we draw the line between justifiable and unjustifiable expenditure?

The Christian has given himself to God, or, rather, has recognized and accepted the divine ownership in him. He is under obligations to apply every power, whether of mind, body, or possessions, to God's service. He is bound to make that service as effective as possible. Certain expenditures upon himself are necessary to his highest growth and usefulness, and are, therefore, not only permissible, but obligatory. *All the money which will yield a larger return of usefulness in the world, of greater good to the Kingdom, by being spent on ourselves or families than by being applied otherwise, is used for the glory of God, and is better spent than it would have been if given to missions. And whatever money is spent on self that would have yielded larger returns of usefulness if applied otherwise, is misapplied ; and, if it has been done intelligently, it is a case of embezzlement.*

#### CHARACTER THE SUPREME END.

A narrow view at this point is likely to lead us into fanaticism. We must look at life in its wide relations, and remember that character is its supreme end. Character is the one

thing in the universe, so far as we know, which is of absolute worth, and therefore beyond all price. The glory of the Infinite is all of it the glory of character. Every expenditure which serves to broaden and beautify and upbuild character is worthy. The one question ever to be kept in mind is whether it is the wisest application of means to the desired end. Will this particular application of power in money produce the largest results in character!

### BUT WHAT OF THE BEAUTIFUL?

How far may we gratify our love of it? A delicate and difficult question to answer, especially to the satisfaction of those living in the midst of a luxurious civilization. Our guiding principle holds here as everywhere, only its application is difficult. It is difficult to determine how useful the beautiful may be. Doubtless, at times, as Victor Hugo has said, "The beautiful is as useful as the useful; perhaps more so." The ministry of art widens with the increasing refinement of the nervous organization. There are those to whom the beautiful is, in an important sense, a necessity. God loves the beautiful. Each flower would yield its seed and perpetuate its kind as surely if each blossom were not a smile of its Creator. The stars would swing on in their silent, solemn march as true to gravitation, if they did not glow like mighty rubies and emeralds and sapphires. The clouds would be as faithful carriers of the bounty of the sea, if God did not paint their morning and evening glory from the rainbow as his palette. Yes; God loves the beautiful, and intended we should



love it ; but he does not have to economize his power ; his resources are not limited. When he spreads the splendors of the rising East, it is not at the cost of bread enough to feed ten thousand starving souls. Art has an educational value in our homes and schools and parks and galleries ; but how far may one who recognizes his Christian stewardship conscientiously go in the encouragement of art and the gratification of taste ?

#### THE CONDITION OF SOCIETY NOT IDEAL.

*If every man did his duty*, gave according to ability, there would be abundant provision for all Christian and philanthropic work, and substance left for the patronage of art. But not one man in a hundred is doing his duty ; hence those who appreciate the necessities of Christian work must fill the breach, and are not at liberty to make expenditures which would otherwise be wholly justifiable. Many expenditures are right abstractly considered. That is, would be right in an ideal condition of society. But the condition of the world is not ideal ; we are surrounded by circumstances which must be recognized exactly as they are. Sin is abnormal, the world is out of joint ; and such facts lay on us obligations which would not otherwise exist, make sacrifices necessary which would not otherwise be binding, forbid the gratification of tastes which are natural and might otherwise be indulged. Thrice true is this of us who live in this great national crisis and world emergency. It is well to play the violin, but not when Rome is burning.

### AN ILLUSTRATION.

Here is a large family of which the husband and father is a contemptible lounge (if loafers had any appreciation of the eternal fitness of things, they would die); he does simply nothing for the support of the family. Exceptional cares are, therefore, laid on the wife and mother. She must expend all her time and strength to secure the bare necessities of life for her children; and with the utmost sacrifice on her part they go hungry and cold. If her wretched husband did his duty, she could command time and means to beautify the home and make the dress of herself and children attractive; but, under the circumstances, it would be worse than foolish for her to spend her scant earnings on vases and flowers, laces and velvets.

### HIGH USES MUST YIELD TO THE HIGHEST.

God has laid upon Christian nations the work of evangelizing the heathen world. He has laid on us the duty of Christianizing our own heathen, and under such conditions that the obligation presses with an overwhelming urgency. If this duty were accepted by all Christians, the burden would rest lightly upon each; but great multitudes in the church are shirking all responsibility. So far as the work of missions is concerned, these members of the household of faith are loungers. The unfaithful many throw unnatural burdens on the faithful few. Under these circumstances he who would be faithful must accept sacrifices

which would not otherwise be his duty. That is, the principle always and everywhere applicable, that we are under obligations to make the wisest use of every penny, binds him to a use of his means which, if every Christian did his duty, would not be necessary. Notwithstanding all the sacrifices made by some, there are vast multitudes, which the established channels of beneficence have placed within our reach, who are starving for the Bread of Life. As long as this is true, must not high uses of money yield to the highest? It is not enough to be sure that we are making a good use of means; for, as the Germans say, the good is a great enemy of the best. The expenditure of a large sum on a work of art may be a good use of money, but can any one not purblind with selfishness fail to see that, when a thousand dollars actually represents the salvation of a certain number of souls, there are higher uses for the money?

#### AS TO LUXURIES.

The purchase of luxuries is often justified by the following fallacy: "I am giving work and hence bread to the poor; and it is much wiser thus to let them earn it than to encourage them in idleness by bestowing the price of the lace in charity." Thus many justify extravagance and make their luxuries flatter their pride into the complacent conviction that they are unselfish. An economy in truth—forcing the same act to minister at once to self-indulgence and self-righteousness! Does it make no difference to the world how its labor is expended, whether on something use-

ful or useless, for high uses or low? Your one elegant dress has given many days' work to many persons. But is there no selfishness in the fact that their labor was consumed on yourself alone when it might have clothed a score or more who are now shivering in rags? "Do not cheat yourself into thinking that all the finery you can wear is so much put into the hungry mouths of those beneath you: it is not so; it is what you yourselves, whether you will or no, must sometime instinctively feel it to be—it is what those who stand shivering in the streets, forming a line to watch you as you step out of your carriages, *know* it to be; those fine dresses do not mean that so much has been put into their mouths, but that so much has been taken out of their mouths. The real politico-economical signification of every one of those beautiful toilettes is just this: that you have had a certain number of people put for a certain number of days wholly under your authority by the sternest of slave-masters—hunger and cold; and you have said to them, 'I will feed you, indeed, and clothe you, and give you fuel for so many days: but during those days you shall work for me only; your little brothers need clothes, but you shall make none for them; your sick friend needs clothes, but you shall make none for her; you yourself will soon need another and a warmer dress, but you shall make none for yourself. You shall make nothing but lace and roses for me; for this fortnight to come you shall work at the patterns and petals, and then I will crush and consume them away in an hour.' . . . As long

as there are cold and nakedness in the land around you, so long there can be no question at all but that splendor of dress is a crime. In due time, when we have nothing better to set people to work at, it may be right to let them make lace and cut jewels ; but, as long as there are any who have no blankets for their beds and no rags for their bodies, so long it is blanket-making and tailoring we must set people to work at—not lace.’\*’

### WEALTH NOT WISELY USED.

These principles which Mr. Ruskin applies to splendor of dress are equally applicable to all luxuries, and are an answer to all those self-deceivers who excuse their selfish expenditures on the ground that they give work to persons needing it. “Many hold that an enormous expenditure of wealth is highly commendable, because it ‘makes trade.’ They forget that waste is not wealth-making ; war, fire, the sinking of a ship also ‘make trade,’ because by destroying existing capital they increase demand. The wealth thus wasted would, more wisely used, give work to many more people in creating more wealth.”†

Again, the advocates or excusers of self-indulgence pose as the vindicators of God’s love. They tell us that he gave all good things for the uses of his children, and that he rejoices in their delight. Yes ; God is even more benevolent than such suppose. So greatly does he desire our joy that he is not

\* True and Beautiful, pp. 421, 422.

† Economic Tract No. X. Of Work and Wealth, by R. R. Bowker.

content to see us satisfied with the low delights of self-gratification, but would fain have us know the blessedness of

### SELF-SACRIFICE FOR OTHERS.

The writer has no sympathy with asceticism. There is no virtue in deformity; good taste is not unchristian; beauty often costs no more than ugliness. Away with the idea of penance. It belies God and caricatures the Christian religion. It differs from the self-sacrifice which Christ taught and exemplified as widely as the suicide of Cato differed from the heroic death of Arnold von Winkelried. Christ did not die for the sake of dying, but to save a world; and he does not inculcate self-denial for the sake of self-denial, but for the sake of others.

Many practice self-denial, if not for its own sake, only for the sake of saving, and with little or no reference to giving. Let a Japanese heathen show us a more excellent way. I take the following account from *The Christian Herald* (Sept., 1885). In a certain place, and generation by generation, the owner and relatives of a certain house prospered greatly. Year by year those persons, on the second day of the New Year, assembled and worshipped the god *Kannin Daimiyo-jin-san*. The meaning of the name in English is

“THE GREAT BRIGHT GOD OF SELF-RESTRAINT.”

After engaging in worship, the head of the house opened the *Kannin-bako* (self-restraint box), and distributed to the needy money

enough to enable them to live in comfort for a time. The money in the box was the annual accumulation of his offering to his god.

Outsiders, learning of the prosperity, worship, and large giving to the needy which characterized this family, were astonished, and presented themselves to inquire into the matter. The master of the house, in reply, gave the following account of the practice of his household :

“From ancient times my family has believed in and worshipped ‘the great, bright god of self-restraint.’ We have also made a box, and called it ‘the self-restraint box,’ for the reception of the first-fruits and other percentages, all of which are offered to our god.

“As to percentages, this is our mode of proceeding : If I would buy a dollar garment, I manage by self-restraint and economy to get it for eighty cents, and the remaining twenty cents I drop into ‘the self-restraint box ;’ or if I would give a five-dollar feast to my friends, I exercise self-restraint and economy, and give it for four, dropping the remaining dollar into the box ; or if I determine to build a house that shall cost one hundred dollars, I exercise self-restraint and economy, and build it for eighty, putting the remaining twenty dollars into the box as an offering to *Kannin Daimiyo-jin-san*. . . . In proportion to my annual outlays, the sum in this box is large or small. This year my outlays have been large ; hence, by the practice of the virtues named, the amount in ‘the self-restraint box’ is great. Yet, notwithstanding this, we are living in comfort, peace and happiness.”

Among us, outlays and benefactions are apt to be in inverse, instead of direct, ratio. I am strongly inclined to think that Christians could gain easy forgiveness for a little idolatry of "the great, bright god of self-restraint." And if the "self-restraint box" were marked Home and Foreign Missions, and the savings resulting from our self-denial were dropped into it, our offerings to each might be increased tenfold.

#### DAILY SELF-DENIAL.

The general acceptance, by the church, of the Christian principle that every penny is to be used in the way that will best honor God, would cause every channel of benevolence to overflow its banks, and occasion a blessed freshet of salvation throughout the world. "But," says some one, "that principle demands daily self-denial." Undoubtedly; and that fact is the Master's seal set to its truth. "If any man will come after me, let him deny himself, and take up his cross DAILY, and follow me." (Luke 9 : 23).

#### NO EXCEPTIONS.

2. And there are no exceptions to this law of sacrifice; it binds all alike. Christian people will agree that missionaries are called to make great sacrifices for Christ; but why does the obligation rest on them any more than on all? Does the missionary belong absolutely to God? No less do we. Do the love and sacrifice of Christ lay him under boundless obligation? Christ died for every man. Why is not the rich man in America



under as great obligation to practice self-sacrifice for the salvation of the heathen as the missionary in Central Africa, provided his sacrifice can be made fruitful of their good? And that is exactly the provision which is made by missionary boards to-day. They establish channels of inter-communication which bring us into contact with all heathendom, and make Africa, which, centuries ago, fell among thieves, and has ever since been robbed and sore wounded, our neighbor.

#### LEGACY NOT SUFFICIENT.

To live in luxury, and then leave a legacy for missions, does not fulfill the law of sacrifice. Every steward is responsible for the disposition of his trust made by will. The obligation still rests upon him to bestow his possessions where, after his death, they will do most for God. Legacies to benevolent societies ought to be greatly multiplied, and would be, if the principle of Christian stewardship were accepted; but such a legacy cannot compound for an unconsecrated life. If the priest or Levite, who passed by on the other side, wrote a codicil to his will, providing for wounded wayfarers, I fear it was hardly counted unto him for righteousness, was hardly a proof that he loved his neighbor as himself.

#### THE MEASURE OF SACRIFICE IS THE SAME FOR ALL.

Christ said: "Go ye into all the world, and preach the gospel;" and he did not say it to the twelve, but to the whole body

of believers. If we cannot go in person we are under obligations to go by proxy. The rich man has more power to send than the missionary has to go; he can, perhaps, send a dozen. And why is he not called to make as great sacrifices in *sending* as the missionary in *going*?\* The obligations of all men rest on the same grounds. The law of sacrifice is universal. "If ANY man will come after me;" that means Dives and Lazarus alike; the terms are all-inclusive. And not only must all men sacrifice, but *the measure of sacrifice is the same for all*. God does not ask of any two the same *gift*, because to no two are his gifts the same; but he does require of every man the same *sacrifice*. "Whosoever he be of you that forsaketh not ALL THAT HE HATH, he cannot be my disciple." (Luke 14 : 33). To give the little all is as hard as to give the abounding all. In both cases the sacrifice is the same; for it is measured less by what is given than by what remains. Only when the sacrifice is all inclusive is it perfect and entire. It is the sacrifice, not the gift, which is the essential thing in God's eye. What he demands of every soul is a complete

\* Glance at some of the sacrifices of missionaries who go to the frontier. Writing to the "Congregational Union" for aid to build a parsonage, one says: "My wife and myself, with our daughter of six years, have been doing our best to live (if it can be called living) in an attic of a store. It is all unfinished inside. By putting up a board partition we have two rooms. We are doing our best to keep warm; but with mercury twenty degrees below zero we do not find it easy."

Another, writing for a loan, says: "My family of seven lived all summer in a house twelve by sixteen, having only two rooms."

Many are heroically enduring hardship for the Kingdom at the front, whose sacrifices would be less if ours were greater, whose sufferings could be relieved if our luxuries were curtailed.

sacrifice — the absolute surrender of self, of all powers and all possessions ; not the *abandoning* of the latter any more than of the former, but their entire surrender to God to be used honestly for him. In George Herbert's noble words :

“ Next to Sincerity, remember still,  
Thou must resolve upon *Integrity*.  
God will have *all* thou hast : thy mind, thy will,  
Thy thoughts, thy words, thy works.”

Whatever their occupation, Christians have but one business in the world ; viz., the extending of Christ's kingdom ; and merchant, mechanic, and banker are under exactly the same obligations to be wholly consecrated to that work as is the missionary.

#### A QUESTION OF PROPORTION.

3. One who believes that every dollar belongs to God, and is to be used for him, will not imagine that he has discharged all obligation by “giving a tenth to the Lord.” One who talks about the “Lord's tenth,” probably thinks about “his own” nine-tenths. The question is not what proportion belongs to God, but having given all to him, what proportion will best honor him by being applied to the uses of myself and family, and what proportion will best honor him by being applied to benevolent uses. Because necessities differ this proportion will differ. One man has a small income and a large family ; another has a large income and no family at all. Manifestly the proportion which will best honor God by being applied to benevolence is much larger in the one case than in the other. God, therefore, requires a differ-

ent proportion to be thus applied in the two cases. If men's needs varied directly as their incomes, it might, perhaps, be practicable and reasonable to fix on some definite proportion as due from all to Christian and benevolent work. But while men's wants are quite apt to grow with their income, their needs do not.\* A man whose income is five hundred dollars may have the same needs as his neighbor whose income is fifty thousand.

There are multitudes in the land who, after having given one-tenth of their increase, might fare sumptuously every day, gratify every whim, and live with the most lavish expenditure. Would that fulfill the law of Christ, "If any man will come after me let him deny himself, and take up his cross daily and follow me?"

There is always a tendency to substitute form for spirit, rules for principles. It is so much easier to conform the conduct to a rule than to make a principle inform the whole life. Moses prescribed rules; Christ inculcated principles—

#### RULES FOR CHILDREN, PRINCIPLES FOR MEN.

The law of tithes was given when the race was in its childhood, and the relations of money to the kingdom of God were radically different from what they are now. The Israelite was not held responsible for the conversion of the world. Money had no such

\* When John Wesley's income was £30, he lived on £28, and gave two; and when his income rose to £60, and afterwards to £120, he still lived on £28, and gave all the remainder.

spiritual equivalents then as now ; it did not represent the salvation of the heathen. The Jew was required simply to make provisions for his own worship ; and its limited demands might appropriately be met by levying upon a certain proportion of his increase. Palestine was his world and his kindred the race ; but, under the Christian dispensation the world is our country and the race our kindred. The needs of the world to-day are boundless ; hence, every man's obligation to supply that need is the full measure of his ability ; not one-tenth, or any other fraction of it. *And no one exercises that full measure until he has sacrificed.*

#### BY ALL MEANS LET THERE BE SYSTEM.

It is as valuable in giving as in anything else. Proportionate giving to benevolence is both reasonable and scriptural—"as God hath prospered." It is well to fix on some proportion of income, *less* than which we will not give, and then bring expenses within the limit thus laid down. But when this proportion has been given—be it a tenth, or fifth, or half—it does not follow necessarily that duty has been fully done. There can be found in rules no substitute for an honest purpose and a consecrated heart.

#### APPLICABLE TO CAPITAL.

4. The principle that every dollar is to be used in the way that will best honor God is as applicable to capital as to increase or income, and in many cases requires that a portion of capital be applied directly to benevo-

lent uses. "But," says one, "I must not give of my capital, because that would impair my ability to give in the future. I must not kill the goose that lays the golden egg." The objection is of weight, especially in ordinary times; but these are times wholly extraordinary; this is the world's emergency. It may be quite true that giving one dollar now out of your capital would prevent your giving five dollars fifteen years hence. But it should be remembered that there are missionary fields where one dollar now is worth ten dollars fifteen years later.

Money, like corn, has a two-fold power—that of ministering to want and that of reproduction. If there were a famine in the land, no matter how sore it might be, it would be folly to grind up all the seed-corn for food. But, on the other hand, suppose, in the midst of the famine, after feeding their families and doling out a handful in charity, the farmers put all the increase back into the ground, and do it year after year while the world is starving. That would be something worse than foolish. It would be criminal. Yet that is what multitudes of men are doing. *Instead of applying the power in money to the end for which it was entrusted to them, they use it almost wholly to accumulate more power.* A miller might as well spend his life building his dam high and higher, and never turn the water to his wheel. Bishop Butler said to his secretary, "I should be ashamed of myself, if I could leave ten thousand pounds behind me." Many professed Christians die disgracefully and "wickedly rich." The

shame and sin, however, lie not in the fact that the power was gathered, but that it was unwielded.

#### THE MONEY-MAKING TALENT.

It is the duty of some men to make a great deal of money. God has given to them the money-making talent ; and it is as wrong to bury that talent as to bury a talent for preaching. It is every man's duty to wield the widest possible power for righteousness : and the power in money must be gained before it can be used. But let a man beware ! This power in money is something awful. It is more dangerous than dynamite. The victims of "saint-seducing gold" are numberless. If a Christian grows rich, it should be with fear and trembling, lest the "deceitfulness of riches" undo him ; for Christ spoke of the salvation of a rich man as something miraculous (Luke 18 : 24-27).

#### AN AIM TO BE KEPT IN MIND.

Let no man deceive himself by saying : "I will give when I have amassed wealth. I desire money that I may do good with it ; but I will not give now, that I may give the more largely in the future." That is the pit in which many have perished. If a man is growing large in wealth, nothing but constant and generous giving can save him from growing small in soul. In determining the amount of his gifts and the question whether he should impair his capital, or to what extent, a man should never lose sight of a distinct and intelligent aim *to do the greatest possible good*

*in a life-time.* Each must decide for himself what is the wisest, the highest, use of money ; and we need often to remind ourselves of the constant tendency of human nature to selfishness and self-deception.

### THE PRINCIPLE NOT ACCEPTED.

The principle which has been stated and briefly applied, and which is as abundantly sustained by reason as it is clearly taught in the Scriptures, is not accepted by the Christian church. There are many noble gifts and noble givers ; but they only help us to demonstrate that great multitudes in the church have not yet learned the first principles of Christian giving. The home missionary contributions of the evangelical church-membership in 1890 did not average more than fifty cents per caput. But many thousands give a dollar each, which means that as many thousands more give nothing. There are some thousands who give ten dollars ; and for every thousand of this class there are nineteen thousand who do not give anything. Dr. Cuyler says he once had a seamstress in his church who used to give a hundred dollars a year to missions. Not a few out of larger means, give as much ; and, for every one of them, there are one hundred and ninety-nine who give nothing. Some give five thousand dollars ; and for each of them there are ten thousand church-members who do not give one cent to redeem this land for which He, with whom they profess to be in sympathy, gave his life. There are hundreds of churches that do not give anything to home or foreign



missions ; and of those that do many members give nothing. A church in Hartford gave eleven hundred dollars to home missions. One lady said to another : “ Did n’t we do well this morning ? ” “ No ; not as a church,” was the reply ; for one lady gave six hundred dollars and one gentleman gave three hundred.” If church collections were analyzed, it would appear that, as a rule, by far the greater part is given by a very few persons, and they not the most able. The great majority of church-members give only a trifle or nothing at all for the work of missions.

#### CONTRIBUTIONS.

During the year 1889-90 contributions in the United States for foreign missions were \$3,977,701. A total of \$10,795,259 for home and foreign missions sounds like a large sum. But great and small are relative terms. Compared with the need of the world and the ability of the church it is pitiable indeed. Look at that ability. The Christian religion, by rendering men temperate, industrious, and moral, makes them prosperous. There are but few of the very poor in our churches. The great question has come to be : “ How can we reach the masses ? ” Church-membership is made up chiefly of the well-to-do and the rich. On the other hand, a majority of the membership is composed of women, who control less money than men. It is, therefore, fair to say that the church-member is at least as well off as the average citizen. In 1890, one in every 4.7 of the population was a member of some evangelical church,

## THE IDEA OF STEWARDSHIP NOT GRASPED.

Is it not evident that most of our church-members have failed to learn the first principles of Christian giving? And many who give most largely do not seem to have grasped fully the idea of stewardship, and to hold themselves under obligations to use every dollar in the way that will most honor God. A wealthy clergyman (!), who was a munificent giver, saw, in Paris, a pin that struck his fancy, and gave \$800 for it. If, in the wide world that was the highest use he could find for the money, it was his duty to spend it as he did. Many give largely, and spend as lavishly on themselves; nor is it strange, in view of the instructions often given. A worthy secretary of one of our most honored benevolent societies said: “He shall see the travail of his soul and be satisfied—When! *Not till beneficence keeps pace with luxury.*” Will that satisfy Him who commended her that cast into the treasury all her living, who requires of his followers daily cross-bearing, and admits no one to discipleship who has not forsaken “all that he hath?” Is the Master satisfied when a rich man to gratify “a nice and curious palate,” spends ten thousand a year on his table, provided only benevolence keeps pace with his luxury, and he gives as much more to missions? Or, is it untrue that God requires every one to make the wisest and the best use of *all* his money?

## WHERE THE REFORMATION SHOULD BEGIN.

Many churches are never taught that the consecration of all our property to God is no more optional than the practice of justice or chastity or any other duty. Most Christians leave their giving to mere impulse ; they give something or nothing, much or little, as they feel like it. They might as well attempt to live a Christian life and be honest or not as they felt like it. The churches are not adequately instructed as to this duty. They hear too often of the " Lord's share." The reformation must begin with the pulpit.

## ACCEPTANCE OF THE PRINCIPLE URGED.

1. The spiritual life and power of the churches demand the acceptance of the true doctrine touching possessions. We talk about " our crosses." There is no such expression in the Bible. The word does not occur there in the plural. It has been belittled ; it has come to mean trial, disagreeable duty, anything which crosses our inclination ; but its meaning in the Scriptures is never so meagre as that. There it always means crucifixion ; like the word gallows, in modern speech, it means death. To take one's cross means, in the Bible, to start for the place of execution. " If any man will come after me, let him *take up his cross and follow me.*" Follow him where? To Golgotha. He, in whose experience there is no Calvary where he himself has been crucified with Christ, knows little of

Christian discipleship. Christ demands actual self-abnegation ; but where the Christian name is honored, and its profession confers obvious advantages, self deception is common and Christian experience is liable to be shallow. As quaint old Rutherford said : “ Men get Christ for the half of nothing ; such maketh loose work.” Too many church-members know little or nothing of self-surrender ; hence the lack of spiritual life and power. At such times the church suffers for the want of some decisive test, the application of which will show men to themselves, and separate, with a good degree of accuracy, those who have been crucified with Christ from those who know not what it is to “ take up the cross.”

#### A TEST OF SINCERITY.

In a commercial age, and especially in a luxurious civilization, the form of worldliness to which the church is most likely to be tempted is the love of money. As the means of almost every possible self-gratification it becomes the *representative of self*; hence the true principle of Christian giving, the actual surrender of all substance to God, is exactly the best test for the application of which the church is suffering to-day. If this test were applied now to every church-member as Christ applied it to the young ruler (and the need is the same, for the human heart is the same, and heaven and the conditions of entrance are the same), would not the record in many a case be, “ and he went away sorrowful, for he had great possessions ” ?

What right has any one, who has light on this subject, to believe he has given himself to God, if he has not given his possessions? If he has kept back the less, what reason is there to think he has given the greater? As Jeremy Taylor says: "He never loved God who will quit anything of his religion to save his money."

Is not much that the Master said concerning possessions a dead letter in the church to-day? "Lay not up *for yourselves* treasures upon earth." Is not that exactly what many in the church are doing, and many more striving with eager energy to do? "The deceitfulness of riches." How many are afraid of being deceived by them? How many refuse to run the risk? "How hardly shall they that have riches enter into the kingdom of heaven." How many are unwilling to become rich or richer? Multitudes now complain that they have so little who on the great day of accounts will mourn that they had so much. The Word declares covetousness to be idolatry; but how many church-members were ever disciplined for this idolatry? There is, however, a sign of the millennium down in Maine, where, a few years ago, a church disciplined five members because they would give nothing. The spiritual life and power of the church can vitalize and save the world only when there is a spirit of consecration sufficiently deep and inclusive to accept the true principle of Christian giving.

## OUR NATION'S NEED.

2. Again, our safety from the perils which threaten ruin to our nation demands the acceptance of this principle.

It is not urged as a panacea ; specific remedies, which there is no space to discuss, must be applied ; reform must be pressed ; we need patriotic and wise legislation, and to this end fewer politicians and more statesmen ; but statesmanship cannot save the country. Christ's refusal to be made a king, and his rejection of Satan's offer of the world's scepter, ought to teach those who seek to save the world that moral means are necessary to moral ends. Christ saw that the world could not be saved by legislation, that only by his being "lifted up" could all men be drawn unto him. He saw that he could not save the world without sacrificing for it ; no more can we.

## THE SAVING POWER OF THE CHURCH IS ITS SACRIFICING POWER.

The gospel is the radical cure of the world's great evils, and its promulgation, like its spirit, requires sacrifice. Money is the sinews of spiritual warfare as well as carnal, and a sufficient amount of it would enable us to meet these perils with the gospel.

The acceptance of the true principle of Christian giving is urged upon us by the fact that money is power, which is needed everywhere for elevating and saving men. It is further urged upon us by the fact that only such a view of possessions will save us from

the great and imminent perils of wealth. God might have sent his angels to sing his gospel through the world, or he might have written it on the sky, and made the clouds his messengers ; but we need the responsibility of publishing that gospel. He might make the safe of every benevolent society a gold mine as unfailing as the widow's cruse of oil ; but we need to give that gold.

#### A REVERSAL NEEDED.

The tendency of human nature, intensified by our commercial activity, is to make the life a whirlpool—a great maelstrom which draws everything into itself. What is needed to-day is a grand reversal of the movement, a transformation of the life into a fountain. And in an exceptional degree is this the need of Anglo-Saxons. Their strong love of liberty, and their acquisitiveness, afford a powerful temptation to offer some substitute for self-abnegation. We would call no man master ; we must take Christ as master. We would possess all things ; we must surrender all things.

#### THE INFLUENCE OF SELF-DENIAL ON CHARACTER.

One of the grave problems before us is how to make great material prosperity conduce to individual advancement. The severest poverty is unfavorable to morality. Up to a certain point increase of property serves to elevate man morally and intellectually, while it improves him physically. But, as nations grow rich, they are prone to become self-indulgent, effeminate, immoral. The physi-

cal nature becomes less robust, the intellectual nature less vigorous, the moral less pure. The pampered civilization of old had to be reinvigorated, from time to time, with fresh infusions of barbaric blood — a remedy no longer available. If we cannot find in Christianity a remedy or preventative, our Christian civilization and the world itself is a failure; and our rapidly increasing wealth, like the “cankered heaps of strange-achieved gold,” will curse us unto destruction.

But the recognition of God’s ownership in all our substance is a perfect antidote for the debilitating and corrupting influence of wealth. It prevents self-indulgence, and the apprehension of religious truth implied in such recognition affords the strongest possible motives to sacrifice and active effort of which men are capable. A hundred years ago poverty compelled men to endure hardness, and so served to make the nation great. Now that we are exposed to the pampering influence of riches, Christian principle must inspire the spirit of self-denial for Christ’s sake, and the world’s sake, and so make the nation greater.

#### THE PRESENT CRISIS.

3. A mighty emergency is upon us. Our country’s future, and much of the world’s future, depend on the way in which Christian men meet the crisis.

And our plea is not America for America’s sake; but America for the world’s sake. For, if this generation is faithful to its trust, America is to become God’s right arm in his battle



with the world's ignorance and oppression and sin. Immeasurable opportunities surround and overshadow us.

What a consummate *blunder* to live selfishly in such a generation! What food for everlasting reflection and regret in a life lived narrowly amid such infinitely wide opportunities!

#### A LIFE DEVOTED TO MONEY-GETTING.

Says a New York daily paper: "A gentleman died at his residence in one of our fashionable streets, leaving eleven millions of dollars. He was a member of the Presbyterian church, in excellent standing, a good husband and father, and a thrifty citizen. On his death-bed he suffered great agony of mind and gave continual expression to his remorse for what his conscience told him had been an ill-spent life. 'Oh,' he exclaimed, 'if I could only live my years over again! Oh, if I could only be spared for a few years, I would give all the wealth I have amassed in a life-time. It is a life devoted to money-getting that I regret. It is this which weighs me down, and makes me despair of the life hereafter.' "

Suppose so unfaithful a steward is permitted to enter the "many mansions." When, with clarified spiritual vision, he perceives the true meaning of life, and sees that he has lost the one opportunity of an endless existence to set in motion influences, which, by leading sinners to repentance, would cause heaven to thrill with a new joy, it seems to me he would gladly give a hundred years of Paradise for a single day on earth in possession of the

money once entrusted to him—time enough to turn that power into channels of Christian work.

### THE NEEDS OF THE WEST.

The emergency created by the settlement of the states and territories of the West—a grand constellation of empires—is to be met by placing in the hand of every Christian agency there at work all the power that money can wield. There is scarcely a church, or society, or institution of any kind doing God service there which is not embarrassed, or sadly crippled for lack of funds. Missionaries should be multiplied, parsonages and churches built, and colleges generously endowed. The nation's salt, with which the whole land and preëminently the tainted civilization of the frontier, must be sweetened, is *Christian* education. The tendency, which is so marked in many of our older and larger colleges, to develop and furnish simply the intellect, is full of peril. Divorce religion and education, and we shall fall a prey either to blundering goodness or well-schooled villainy. The young colleges of the West, like Drury, Doane, Carleton, Colorada, Yankton, Fargo, and others, founded by broad-minded and far-seeing men, are characterized by a strong religious influence, and send a surprising proportion of their graduates into the ministry. In view of their almost boundless possibilities for usefulness in their relations to the future of the West and of the nation, and in view of their urgent needs, it is a wonder that those who, like Boaz, are mighty men of

wealth, can deny themselves the deep and lasting pleasure of liberally endowing such institutions. Said one who had just given fifty thousand dollars to a Western college: "I cannot tell you what I have enjoyed. It is like being born into the kingdom again."

#### OUR GREAT BENEVOLENT SOCIETIES.

This emergency demands the acceptance of Christian stewardship, that our great benevolent societies may be adequately furnished for their work. They are kept constantly on their knees before the public, and with pleas so pitiful, so moving, the marvel to me is that, when Christian men hold their peace and their purse, the very stones do not cry out. And, notwithstanding all their efforts to secure means, they must, every one, scrimp at every point, decline providential calls to enlarge their work, and even retrench, in order to close the fiscal year without a debt.

#### THE DOOR OF OPPORTUNITY IS OPEN IN ALL THE EARTH :

Organizations have been completed, languages learned, the Scriptures translated, and now the triumph of the kingdom awaits only the exercise of the power committed to the church, but which she refuses to put forth. If she is to keep step with the majestic march of the divine providence, the church must consecrate the power which is in money.

#### THE BLESSEDNESS OF GIVING.

4. Oh, that men would accept the testimony of Christ touching the blessedness of

giving ! He who sacrifices most, loves most; and he who loves most, is most blessed. Love and sacrifice are related to each other like seed and fruit ; each produces the other. The seed of sacrifice brings forth the fragrant fruit of love, and love always has in its heart the seeds of new sacrifice. He who gives but a part is not made perfect in love. Love rejoices to give all ; it does not measure its sacrifice. It was Judas, not Mary, who calculated the value of the alabaster box of ointment. He who is infinitely blessed is the Infinite Giver ; and the man, made in his likeness, was intended to find his highest blessedness in the completest self-giving. He who receives, but does not give, is like the Dead Sea. All the fresh floods of Jordan cannot sweeten its dead, salt depths. So all the streams of God's bounty cannot sweeten a heart that has no outlet ; that is ever receiving, yet never full and overflowing.

If those whose horizon is as narrow as the bushel under which they hide their light could be induced to come out into a large place, and take a worthy view of the kingdom of Christ and of their relations to it, if they could be persuaded to make the principle of Christian giving regnant in all their life, their *happiness* would be as much increased as their usefulness.

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